

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Herron, Michael K.

Case No. 19-24527-TPA

Reporting Period: OCT 2020MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)	X	
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Michael K Herron
Signature of Debtor

20 November 2020
Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
(10/00)

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Herron, Michael K.

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Case No. 19-24527-TPA

Debtor

Reporting Period: Oct 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	100.00	
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income	5067.88	
Sale of Assets		
Other Income (attach schedule)		
Total Receipts	5067.88	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance		
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)		
Total Ordinary Disbursements	0.00	
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	0.00	
Total Disbursements (Ordinary + Reorganization)	0.00	
Net Cash Flow (Total Receipts - Total Disbursements)	5067.88	
Cash - End of Month (Must equal reconciled bank statement)	5167.88	

Herron, Michael K.

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Case No. 19-24527-TPA

Debtor

Reporting Period: Oct 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

Debtor

Reporting Period: OCT 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	1207.36	
RECEIPTS		
Wages (Net)	22,000.00	
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	1678.50	
Total Receipts	23689.06	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	2284.33	
Rental Payment(s)		
Other Secured Note Payments		
Utilities	1459.00	
Insurance	919.68	
Auto Expense	26.46	
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	85.13	
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)	1019.15	
Travel and Entertainment	500.15	
Gifts		
Other (attach schedule)	40.25	
Total Ordinary Disbursements	6334.15	
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees	650.00	
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	650.00	
Total Disbursements (Ordinary + Reorganization)	6984.15	
Net Cash Flow (Total Receipts - Total Disbursements)	16704.91	
Cash - End of Month (Must equal reconciled bank statement)	17912.27	

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
ANNAPOLIS, MD RENT	1678.50	
Other Taxes		
EST PERSONALTX	1000.00	
2019 PERSONALTX SHORTAGE	19.15	
Other Ordinary Disbursements		
PITTSBURGH CITY CITATION	40.25	
Other Reorganization Expenses		

Debtor

Case No. 19-24527-TPA

Reporting Period: Oct 2020

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Debtor

Case No. 19-24527-TPA
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ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	



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MICHAEL K HERRON
DIP CASE 19-24527 WDP
1132 SE KINGS BAY DR
CRYSTAL RIVER FL 34429-4645

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Statement Period: Oct 01 2020-Oct 31 2020
Cust Ref #: 8-###-###-###
Primary Account #: 0721



Chapter 11 Checking

MICHAEL K HERRON
DIP CASE 19-24527 WDP

Account # 0721

Account Balance Summary

Beginning Balance	100.00	Average Collected Balance	2,797.42
Electronic Deposits	5,067.88	Interest Earned This Period	0.00
Ending Balance	5,167.88	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	31

Electronic Deposits

Date	Description	Amount
10/01	ACH DEPOSIT, DFAS-CLEVELAND RET NET ****43976	2,533.94
10/30	ACH DEPOSIT, DFAS-CLEVELAND RET NET ****43976	2,533.94
	Subtotal:	5,067.88

Account Balance Summary

Date	Amount	Date	Amount
09/30	100.00	10/30	5,167.88
10/01	2,633.94		



Bank

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AB 01 030701 11528 B 74 A
MICHAEL K HERRON
DIP CASE 19-24527 WDP
1132 SE KINGS BAY DR
CRYSTAL RIVER FL 34429-4645

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Statement Period: Oct 01 2020-Oct 31 2020
Cust Ref #: ###
Primary Account #: 9435



Chapter 11 Checking

MICHAEL K HERRON
DIP CASE 19-24527 WDP

Account # 9435

Beginning Balance	1,207.36	Average Collected Balance	5,702.89
Deposits	10.56	Interest Earned This Period	0.00
Electronic Deposits	23,678.50	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	4,656.52	Days in Period	31
Electronic Payments	2,327.63		
Ending Balance	17,912.27		

Deposits

Date	Description	Amount
10/08	MOBILE DEPOSIT	10.56
	Subtotal:	10.56

Electronic Deposits

Date	Description	Amount
10/01	eTransfer Credit, Online Xfer Transfer from CK 7600718257	500.00
10/14	ACH DEPOSIT, ANNAPOLIS PROPER ACH ***-70-5929	1,678.50
10/14	eTransfer Credit, Online Xfer Transfer from CK 7600718257	5,000.00
10/26	eTransfer Credit, Online Xfer Transfer from CK 7600718257	16,500.00
	Subtotal:	23,678.50

Checks Paid

No. Checks: 9

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

Date	No.	Amount	Date	No.	Amount
10/14	238	40.46	10/22	246*	800.00
10/21	239	68.66	10/27	247	1,484.33
10/21	240	1,000.00	10/27	248	40.25
10/21	241	19.15	10/30	255*	650.00
10/16	243*	553.67			
			Subtotal:		4,656.52

**Bank**

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MICHAEL K HERRON
DIP CASE 19-24527 WDPAPage: 3 of 3
Statement Period: Oct 01 2020-Oct 31 2020
Cust Ref #: ###
Primary Account #: 9435**Electronic Payments**

DATE	DESCRIPTION	AMOUNT
10/01	ELECTRONIC CK PMT-ARC, DUKE OR PIEDMONT ARC 233	503.89
10/01	ELECTRONIC CK PMT-ARC, DUKE OR PIEDMONT ARC 230	387.83
10/01	ELECTRONIC CK PMT-ARC, BRIGHT HOUSE CHECKPMT 0234	173.80
10/01	ELECTRONIC CK PMT-ARC, COX COMM - LOU CHECK PYMT 0232	149.10
10/01	ELECTRONIC CK PMT-ARC, DUKE OR PIEDMONT ARC 235	18.87
10/05	ACH DEBIT, CONTINENTAL LIFE INS PYMT CLI6051483	260.94
10/06	ELECTRONIC CK PMT-ARC, ADT CHECK PYMT 0236	140.67
10/15	DEBIT CARD PAYMENT, *****30077211829, AUT 101420 VISA DDA PUR NETFLIX COM NETFLIX COM * CA	13.59
10/19	ELECTRONIC CK PMT-ARC, COX COMM - LOU CHECK PYMT 0245	308.76
10/19	ACH DEBIT, CONTINENTAL LIFE INS PYMT CLI6438090	105.07
10/20	ELECTRONIC CK PMT-ARC, ENTERGY UTILITY PAYMENT 0244	131.33
10/22	DEBIT CARD PURCHASE, *****30077211829, AUT 102120 VISA DDA PUR WM SUPERCENTER 1029 HOMOSASSA * FL	67.84
10/26	DEBIT POS, *****30077211829, AUT 102520 DDA PURCHASE SPEEDWAY 300 E BUENA VIS LAKE BUENA VI * FL	26.46
10/26	DEBIT POS, *****30077211829, AUT 102520 DDA PURCHASE WM SUPERC WAL MART SUP INVERNESS * FL	11.59
10/26	DEBIT POS, *****30077211829, AUT 102520 DDA PURCHASE LOWE S 1853 INVERNESS * FL	5.70
10/26	DEBIT CARD PURCHASE, *****30077211829, AUT 102420 VISA DDA PUR USA CANTEEN VENDING ORLANDO * FL	4.00
10/30	ELECTRONIC CK PMT-ARC, DUKE OR PIEDMONT ARC 259	18.19
	Subtotal:	2,327.63

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
09/30	1,207.36	10/19	5,739.77
10/01	473.87	10/20	5,608.44
10/05	212.93	10/21	4,520.63
10/06	72.26	10/22	3,652.79
10/08	82.82	10/26	20,105.04
10/14	6,720.86	10/27	18,580.46
10/15	6,707.27	10/30	17,912.27
10/16	6,153.60		